

Table I.A.2.e(2001) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2001

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	30.3%	15.6%	90.4%	39.4%	65.4%	11.4%	11.2%	73.3%
<b>Firm size</b>								
Less than 50 employees	12.5%	14.8%	86.7%	35.9%	54.4%	0.9%	1.5%	64.5%
50+ employees	56.7%	16.9%	95.7%	44.5%	81.6%	27.0%	25.5%	86.4%
Less than 10 employees	10.1%	15.9%	85.2%	34.8%	52.6%	0.8%	1.1%	55.3%
10-24 employees	15.5%	14.3%	88.1%	36.1%	56.6%	1.3%	2.0%	79.8%
25-99 employees	22.4%	9.7%	93.2%	40.7%	61.5%	1.8%	3.4%	86.4%
100-999 employees	38.9%	10.7%	95.6%	39.7%	73.7%	7.4%	7.7%	91.0%
1000+ employees	70.4%	21.0%	96.1%	47.5%	88.6%	40.2%	37.4%	84.0%
<b>Industry group **</b>								
Agric., fish., forest.	10.4%	33.3%	69.2%	22.5%	48.5%	2.6%	4.8%	45.9%
Mining and manufacturing	27.3%	10.1%	93.9%	39.1%	65.9%	8.9%	8.8%	85.1%
Construction	15.1%	14.8%	86.6%	37.1%	54.7%	2.5%	1.4%	71.3%
Utilities and transp.	36.1%	20.5%	90.4%	39.7%	66.5%	23.0%	23.2%	72.4%
Wholesale trade	26.2%	15.1%	91.4%	36.6%	66.8%	11.5%	10.6%	74.9%
Fin. svcs. and real est.	52.9%	15.8%	94.5%	46.9%	79.3%	34.7%	33.8%	70.3%
Retail trade	32.5%	16.5%	90.4%	37.7%	67.4%	12.2%	11.6%	83.2%
Professional services	24.8%	15.1%	89.7%	38.5%	63.7%	7.4%	7.5%	67.2%
Other Services	31.1%	15.8%	90.4%	40.9%	62.5%	6.1%	6.4%	71.2%
<b>Ownership</b>								
For profit, incorporated	32.6%	15.6%	91.1%	39.4%	67.6%	14.2%	13.8%	76.3%
For profit, unincorporated	16.4%	17.0%	85.7%	37.8%	53.9%	2.3%	2.6%	62.3%
Nonprofit	24.7%	14.5%	89.7%	40.2%	59.7%	4.4%	4.6%	63.2%
Unknown	68.4%	14.7%	97.3%	43.1%	90.3%	10.0%	9.7%	92.5%
<b>Age of firm</b>								
Less than 5 years	12.0%	11.8%	89.2%	33.4%	58.4%	1.9%	1.4%	61.2%
5-9 years	14.6%	11.1%	90.7%	37.4%	58.5%	2.9%	2.9%	66.5%
10-19 years	17.5%	13.4%	89.7%	39.1%	56.4%	1.1%	1.1%	69.9%
20 or more years	32.6%	17.7%	89.2%	39.6%	65.9%	14.6%	15.2%	75.2%
Unknown	68.9%	17.7%	96.3%	44.5%	89.0%	29.8%	25.6%	85.6%
<b>Multi/single status</b>								
2 or more locations	54.6%	17.0%	95.3%	43.4%	81.1%	26.4%	25.1%	85.8%
1 location only	13.6%	14.7%	87.0%	36.5%	54.6%	1.1%	1.6%	64.8%
<b>Percent full-time employees</b>								
Less than 25%	28.0%	22.5%	87.8%	37.1%	62.0%	7.8%	9.1%	65.9%
25-49%	34.0%	14.4%	90.1%	35.0%	68.5%	10.1%	9.1%	74.2%
50-74%	26.6%	16.9%	87.1%	39.0%	59.5%	10.0%	9.3%	75.6%
75% or more	30.8%	15.1%	91.2%	40.0%	66.5%	12.1%	11.9%	73.3%
<b>Union presence</b>								
No union employees	26.4%	14.5%	90.1%	37.7%	63.8%	8.3%	8.1%	72.4%
Has union employees	65.9%	29.2%	92.2%	54.6%	78.6%	40.9%	40.1%	81.3%
Unknown	66.5%	18.4%	93.6%	53.9%	82.5%	37.8%	35.7%	82.3%
<b>Percent low wage employees **</b>								
50% or more low wage	23.3%	15.7%	89.2%	36.8%	61.3%	5.6%	5.4%	72.9%
Less than 50% low wage	22.5%	14.0%	89.7%	38.0%	61.4%	6.8%	7.5%	70.5%
Unknown	67.3%	21.4%	94.4%	47.5%	84.8%	35.5%	31.7%	83.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access & Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Tech. Appendix.

Table I.A.2.e(2001) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2001

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.66%	0.48%	0.29%	0.61%	0.47%	0.56%	0.54%	0.40%
<b>Firm size</b>								
Less than 50 employees	0.38%	0.44%	0.48%	0.37%	0.63%	0.09%	0.16%	0.44%
50+ employees	1.02%	1.00%	0.30%	1.13%	0.58%	1.10%	1.17%	0.45%
Less than 10 employees	0.61%	0.74%	0.77%	0.51%	0.74%	0.14%	0.26%	0.58%
10-24 employees	0.99%	0.85%	0.78%	1.43%	1.53%	0.19%	0.30%	0.88%
25-99 employees	0.62%	0.51%	0.41%	0.44%	0.67%	0.31%	0.37%	0.47%
100-999 employees	1.95%	0.51%	0.45%	1.34%	1.25%	0.90%	0.81%	0.37%
1000+ employees	1.37%	1.47%	0.44%	1.59%	0.91%	1.68%	1.72%	0.74%
<b>Industry group **</b>								
Agric., fish., forest.	2.19%	3.45%	3.17%	2.22%	4.11%	1.16%	1.79%	3.18%
Mining and manufacturing	0.89%	1.03%	0.68%	1.89%	1.72%	0.56%	0.72%	1.35%
Construction	1.81%	1.11%	0.98%	1.56%	1.26%	0.96%	0.31%	1.24%
Utilities and transp.	2.51%	2.10%	2.05%	3.32%	3.75%	2.43%	2.64%	3.01%
Wholesale trade	1.56%	2.14%	1.23%	1.96%	1.78%	1.80%	1.84%	1.80%
Fin. svcs. and real est.	2.08%	1.38%	0.72%	2.07%	1.48%	2.31%	2.19%	2.36%
Retail trade	1.46%	0.87%	0.50%	0.83%	0.96%	1.49%	1.38%	1.29%
Professional services	0.65%	0.80%	0.73%	1.08%	1.40%	0.88%	0.95%	1.22%
Other Services	0.64%	0.55%	0.55%	1.17%	1.02%	0.51%	0.56%	1.19%
<b>Ownership</b>								
For profit, incorporated	0.86%	0.61%	0.24%	0.76%	0.56%	0.70%	0.70%	0.55%
For profit, unincorporated	1.20%	1.02%	0.95%	1.13%	1.21%	0.47%	0.35%	1.39%
Nonprofit	1.05%	0.59%	0.77%	1.26%	1.16%	0.43%	0.56%	1.21%
Unknown	3.69%	2.57%	1.16%	3.76%	2.12%	2.22%	2.08%	1.55%
<b>Age of firm</b>								
Less than 5 years	1.14%	1.12%	1.06%	1.88%	1.44%	0.38%	0.29%	2.22%
5-9 years	1.19%	1.32%	1.09%	1.10%	1.89%	0.60%	0.53%	0.88%
10-19 years	0.79%	0.75%	0.83%	1.14%	1.25%	0.24%	0.14%	0.94%
20 or more years	0.92%	0.86%	0.55%	0.98%	0.63%	1.12%	1.08%	0.49%
Unknown	2.02%	1.51%	0.65%	2.09%	1.33%	1.76%	1.65%	1.21%
<b>Multi/single status</b>								
2 or more locations	1.08%	0.95%	0.36%	1.24%	0.69%	1.09%	1.14%	0.52%
1 location only	0.38%	0.42%	0.43%	0.43%	0.62%	0.08%	0.14%	0.48%
<b>Percent full-time employees</b>								
Less than 25%	1.88%	2.35%	1.38%	1.83%	1.97%	1.52%	1.62%	1.45%
25-49%	3.13%	1.36%	0.99%	2.05%	1.70%	1.56%	1.88%	0.86%
50-74%	1.37%	0.42%	0.46%	1.50%	1.44%	0.90%	0.97%	1.31%
75% or more	0.82%	0.61%	0.33%	0.90%	0.83%	0.67%	0.72%	0.51%
<b>Union presence</b>								
No union employees	0.67%	0.37%	0.34%	0.55%	0.44%	0.48%	0.39%	0.40%
Has union employees	1.64%	2.48%	0.83%	2.30%	2.17%	2.43%	2.85%	1.59%
Unknown	2.76%	2.22%	1.46%	3.80%	2.18%	3.21%	4.45%	1.51%
<b>Percent low wage employees **</b>								
50% or more low wage	0.92%	0.82%	0.70%	1.01%	0.96%	0.76%	0.64%	1.19%
Less than 50% low wage	0.45%	0.48%	0.56%	0.67%	0.87%	0.41%	0.41%	0.25%
Unknown	1.74%	1.92%	0.98%	2.16%	1.19%	1.46%	1.50%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access & Cost Trends, 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Tech. Appendix.